

Exhibit 20

REDACTED
Public Version

Message

From: Ryan Zagone [zagone@ripple.com]
Sent: 5/17/2017 10:21:06 AM
To: Miguel Vias [Miguel Vias <mvias@ripple.com>]; Vijay Chetty [Vijay Chetty <vijay@ripple.com>]; Shanna Leonard [Shanna Leonard <shanna@ripple.com>]; Monica Long [Monica Long <monica@ripple.com>]; Warren Paul Anderson [Warren Paul Anderson <warren@ripple.com>]; Tim Lewkow [Tim Lewkow <tim@ripple.com>]; Nikolaos Bougalis [Nikolaos Bougalis <nikb@ripple.com>]; Emi Yoshikawa [Emi Yoshikawa <emi@ripple.com>]
Subject: XRP Working Group Update

Hi XRP Team -

I haven't been able to attend the XRP working group meetings lately, but I want to share an update on the regulatory engagement being done in three key markets. [REDACTED]

[REDACTED]

- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]

[REDACTED]

- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]

[REDACTED]

- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]

[REDACTED]

Ryan

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Message

From: Ryan Zagone [zagone@ripple.com]
on behalf of Ryan Zagone <zagone@ripple.com> [zagone@ripple.com]
Sent: 9/4/2018 7:55:11 PM
To: Brad Garlinghouse [Brad Garlinghouse <brad@ripple.com>]
CC: Fidan Efendy [Fidan Efendy <fidan@ripple.com>]
Subject: Update on DC Trips

Hi Brad,

Attached is a prioritized list of meetings we are pursuing for your Sept 25 - 26 trip to DC. [REDACTED]

[REDACTED] with me going to DC the week before to cover other outreach. [REDACTED]
[REDACTED]

[REDACTED]

[REDACTED]
[REDACTED]

[REDACTED]

[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]

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Ryan Zagone

Director of Regulatory Relations | Ripple

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